

The Dental Plan of Choice

Dear City Employee,

Once again, Delta/WPS brings you a dental plan that is affordable, flexible and easy to use.

Freedom of choice is important when it comes to dental care. The Delta/WPS dental plan gives you complete flexibility to see any dentist. Wherever you are, whenever you need dental care, your Delta/WPS dental plan is there for you.

As an added value, Delta/WPS offers access to Wisconsin's largest network of participating dentists, who agree to limit your out-of-pocket expenses to the appropriate deductible and copayments. Names of the providers who are Delta network dentists in Milwaukee County are printed here for you. A complete list of network dentists is available on our website, www.deltadentalwi.com or by calling 224-8822 or 800-275-6230.

If you are already enrolled in the Delta/WPS dental plan, there is nothing additional you need to do. You will continue to enjoy the level of service which you have become accustomed to. If you decide to choose the Delta/WPS dental plan, just write that in Section A on the enrollment form and complete the rest of the form. If questions come up along the way, give us a call and we'll walk you through it.

Remember, with the Delta/WPS dental plan, you can

- Choose a different dentist for each family member if you want.
- Choose a different dentist any time throughout the year.
- Choose the specialist you want to see.

When it comes to flexibility, the choice is clear: Delta/WPS!



Your Benefit Plan Schedule

The summary below does not cover all plan details. Further information can be found in the dental benefit handbook ("Plan Document") which legally governs this plan. The Plan Document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the Plan Document, the Plan Document shall govern. All payments are made based on a percentage of Delta Dental's Maximum Plan Allowance.

	General Employees	Fire Employees	Police Employees
Annual maximum	\$1,000	\$1,000	\$1,000
Deductible per person	\$25	\$25	\$25
Deductible per family	\$75	\$75	\$75
Diagnostic Dental exam Dental x-rays	Plan pays 100%	Plan pays 80%	Plan pays 80%
Preventive Prophylaxis (teeth cleaning) Fluoride treatment Sealants Space maintainers	Plan pays 100%	Plan pays 80%	Plan pays 80%
Restorative* Regular fillings Crowns, inlays and onlays	Plan pays 80%	Plan pays 80%	Plan pays 80%
Bridgework* Fixed bridgework	Plan pays 80%	Plan pays 80%	Plan pays 80%
Prosthetics* Full denture Partial denture Denture relines, repairs and additions	Plan pays 80%	Plan pays 80%	Plan pays 80%
Oral Surgery* Simple extractions Other surgical procedures performed by a dentist if not covered under your health plan.	Plan pays 80%	Plan pays 80%	Plan pays 80%
Endodontics* Pulpal therapy Root canals Apicoectomy, if not covered under your health plan.	Plan pays 80%	Plan pays 80%	Plan pays 80%
Periodontics* Treatment for diseases of gums and tissues of the mouth, if not covered under your health plan.	Plan pays 80%	Plan pays 80%	Plan pays 80%
Orthodontics* Age limit (includes adults) Deductible per treatment plan Maximum Example: \$3,500 case	Plan pays 50% 25 \$25 \$1,200 You pay \$2,325	Plan pays 60% 19 \$25 \$1,000 You pay \$2,525	Plan pays 60% 25 \$25 \$2,000 You pay \$1,525

* Deductible applies.



Exclusions

Coverage is not provided for:

- 1) Dental procedures provided or commenced prior to the effective date of the subscriber's or covered dependent's coverage under this contract.
- 2) Dental procedures to treat injuries or conditions under workers' compensation or employer's liability laws.
- 3) Dental procedures, including seating of appliances and prosthetics (crowns, bridges and dentures), that commenced prior to the subscriber's or covered dependent's effective date of coverage under this contract.
- 4) Prescription drugs and premedications.
- 5) Preventive control programs.
- 6) Charges for completion of forms.
- 7) Charges for consultation.
- 8) Charges by any hospital or other surgical or treatment facility, or any additional fees charged by a dentist for treatment in any such facility.
- 9) Charges for treatment of, or services related to, temporomandibular joint dysfunction.
- 10) Services that are determined to be partially or wholly cosmetic in nature.
- 11) Cast restorations placed on covered dependents under age 12.
- 12) Prosthetics placed on covered dependents under age 16.
- 13) Appliances, restorations, or procedures for: (a) increasing vertical dimension; (b) restoring occlusion; (c) correcting harmful habits; (d) replacing tooth structure lost by attrition; (e) correcting congenital or developmental malformations, except in newly born children; (f) temporary dental procedures; (g) implantology techniques; (h) splints, unless necessary as a result of accidental injury.
- 14) Dental procedures provided by other than a dentist or licensed hygienist employed by a dentist.
- 15) Dental procedures to treat injuries or diseases caused by riots or any form of civil disobedience.
- 16) Dental procedures to treat injuries sustained while committing a criminal act.
- 17) Dental procedures to treat injuries intentionally inflicted.
- 18) Replacement of lost or stolen dentures or charges for duplicate dentures.
- 19) Dental procedures in cases for which, in the professional judgment of the attending dentist, a satisfactory result cannot be obtained.
- 20) Local anesthetic is covered as a part of a dental procedure. General anesthetic or intravenous sedation is a benefit only when billed with covered oral surgery (cutting procedures).
- 21) Procedures not specifically covered under this contract.
- 22) If orthodontic procedures are included as benefits under your group's contract, the repair and replacement of orthodontic appliances is not covered.

If you have any questions, please contact our office at 414-224-8822 or 800-275-6230.



Delta Dental Premier Dentist Directory for Milwaukee County

Visit www.deltadentalwi.com for the most up-to-date information on dentist participation

Your Delta Dental Premier dental benefits coverage from Delta Dental of Wisconsin gives you complete freedom of choice - you may see any dentist you wish.

There are several advantages in choosing a dentist from the Delta Dental Premier network.

- No balance-billing. Delta network dentists agree to abide by fee ceilings. If the dentist charges more for a procedure than the fee ceiling allows, Delta dentists may not pass that charge on to you. Non-network dentists may hold you responsible for the difference between their fees and the amount allowed by Delta.
- Fewer hassles. Delta Dental Premier dentists will file claims for you, and payments go automatically to the dentist. You'll be billed only for deductibles, copayments and services not covered by your plan.
- Quality care. In a recent survey, well over 90% of patients gave high ratings to the quality of care they received.

This directory is updated annually; however, participation data can change on a daily basis. The date this directory was printed is shown in the lower left corner of this box. An easy way to verify a dentist's participation is to visit our website at www.deltadentalwi.com or call us at 800.236.3712.



August 2005

General Dentists

Brown Deer

NATHAN KNUТСEN
MARK MANDEL
RICHARD SIEGEL
JAMES VALUSEK
KENNETH ZGANJAR

BRADLEY FAMILY DENTAL

EMMANUEL IGWIKI
MARK WARNER

Cudahy

MICHAEL SHIMETA
TODD WALKER

CUDAHY DENTAL ASSOCIATES

CHRISTINA COUILLARD
ARNOLD CWIK
KATHERINE DRAKE-DEFFKE
JOHN GRANT
ALBERT HUEBNER
MICHAEL KETTEN
DANIEL KULT
DENNIS TOY

Fox Point

BRADLEY GERDES

Franklin

MICHAEL CAIATI
SUSAN CHMIEL
THOMAS HADDICAN
MICHELLE LAMERS
RONALD PINDEL
RICHARD POGLITSCH
TIMOTHY ROSS
ROBERT SCHWEITZER

FRANKLIN VILLAGE DENTAL

JOHN OLSEN

LOOMIS ROAD DENTAL

CURTIS JELINEK
PAUL MAJEWSKI

NORTHPARK DENTAL GROUP

SWATI DOSHI
JEFFREY JAWORSKI

Glendale

JOHN BECHERER
PAUL COTEY
NATHAN DARLING
WILLIAM DOWSETT
BRUCE HOLMSTROM
SCOTT LEWIS
MICHAEL NEWTON

C & E ELITE FAMILY DENTISTRY

KUONG KOV
ELAHE PARAJON

NORTHPARK DENTAL GROUP

SUSAN ALMUSA
STEPHEN FROELICH
SHANA GENAC
CHRISTOPHER VISAYA
JOHN WERWIE

Greendale

ROBERT WATSON

DENTAL CARE PARTNERS

MOHAMED ADL
DOUGLAS BARDEN
NATALIE NEU
SOMTHALA ONELA
GREGORY SKELDING
IGOR SULIM
THOMAS TABACHNIK

GREENDALE DENTAL ASSOCIATES

ROBERT ANDERSON
ROBERT SCHWADE

Greenfield

JEFFREY DEAN
KATHERINE DRAKE-DEFFKE
THOMAS KRAKLOW
EILEEN LANGYEL
GARY MAJOR

THOMAS O'MALLEY
RANDALL PACK
ANDREW PATTERSON
THOMAS RADKE
PETER TSAMPAS

DENTAL & ORAL REHABILITATION

CARLOS CAMPOS

EDGEWOOD DENTISTRY

RICHARD DONOVAN
PATRICK DONOVAN

O'MALLEY DENTISTRY

BRANDON BRUNNER
GLEN O'MALLEY

Hales Corners

GILBERT BRICKLER
CATHLEEN CZAPLICKI
DONALD CZAPLICKI
ENDRE DOBAK
CAREY GROSSERT
MICHAEL LASKA
TROY MOLITOR
RICHARD MUELLER
THOMAS RAIMANN
DAVID WEIS

DENTAL CARE WITH AMORE'

SCOTT CATAROZOLI

KEITH D CLEMENCE DDS

KEITH CLEMENCE
MICHAEL CONNERS

NORTHPARK DENTAL GROUP

CHRISTIAN BAUER
ROBERT CHOJNACKI
PAUL COOK
VIJAYALAKS SHETTY
ALICIA SUAVERDEZ
SUSAN TUBIC
MARK WANEZEK

Milwaukee

MARK BERGER
WARREN BIEL
EDWIN BINNINGER
MONICA BISCHOFF

TERRY BOLAN
TIMOLIN BOYD
STEPHEN BROWN
TIMOTHY BULLION
ANTHONY BURANT
THOMAS CHARAPATA
MUNIR CHAUDHRY
RANDY CIEPLUCH
RONALD COHN
GARY CZUBKOWSKI
ROBERT DE BOER
STEVEN DEBBINK
TIMOTHY DEPLEDGE
DENNIS DWYER
JOSEPH ERDMANN
GERALD FELDMAN
THOMAS FIEDLER
WILLIAM FINK
GERALD FONTAINE
THOMAS FORECKI
J WILLIAM FRANTA
SIDNEY FRIEDMAN
JAMES FUNKE
FRANK GALKA
ZOLYA GELLER
DAVID GOODSETT JR
MICHAEL GRADY
JERRY GRAGG
MARK GRONEMEYER
JON GRUCHALSKI
DENNIS HANNA
KRISTEN HARTMAN
MORRIS HINDIN
RICHARD HOESTERMAN
HERMES HOFFMAN
BRUCE HOLMSTROM
JOSEPH JANIK
GERALD JELACIC
JOHN KEENE
MICHAEL KITZKE
JONATHAN KLICKA
WILLIAM KNAVEL
DAVID KOENIG
WILLIAM KORTSCH
RICHARD KRAINZ
CLARENCE KUSIK
JAMES LANDON
CRAIG LARRABEE
GENE LASKY
GEORGE LEDVINA III
LONG LEE
PAUL LEVINE
DONALD LINNEMAN
KENNETH LUEDTKE
GREGORY MACHULAK
JAY MACKMAN

JAMES MARONEY
JOHN MASEL JR
JON MEINHARDT
TROY MOLITOR
TRENT MOORE
DAVID NELSON
LYNELLE OCHOWICZ
AYSE OKTENER
RICHARD ORMOND
LYNN OTTOSON
PAUL PALEN
DAVID PARIS
AZIM PRESSWALA
ASMA RAZI
RICHARD RECH
GILBERT REID
ROBERT RITTER
RALPH ROBE
A GREGORY RODENBECK
RICHARD ROSEN
RANDOLPH ROSENBERGER
GERALD SALINSKY
MICHAEL SCHMIDT
STEVEN SCHNOLL
JOHN SCHOENECKER
JAN SLOTNICK
PAUL SMAGLICK
ROBERT STEMBERGER
JAMES STOWELL
TANWIR SYED
JEROME TECLAW
KRISTI TOLZMAN
DAVID TOY
LARRY TRAN
RONALD VERHULST
CHARLES WALK
L STEPHEN WARD
HENRY WENGELSKI
KENNETH WISNIEWSKI
ROLAND WOLFERSTETTER
RIZALINO YRAY
JOHN ZABKOWICZ

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BILJANA LATINOVICH
RADE LATINOVICH

AIDS RESOURCE CENTER OF WI

STEVEN DEBBINK

ART OF DENTISTRY LTD

PAUL SCHOLL

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Milwaukee (continued)

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DOUGLAS PERSICH JR
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BAYVIEW COMMUNITY DENTAL CENTER

KAPIL DAVAR
WYANET ROBINSON
NICHOLAS WAAGE

BURLEIGH DENTAL

STANLEY DONOHOO
MICHAEL DONOHOO
MONICA HEBL
SAMEET KOPPIKAR

CAPITOL FAMILY DENTAL CLINIC

TRUNG NGUYEN
NAGAVENI REDDY
PARAMJIT SIDHU
LARRY TRAN

CARLOS MIRO INC

CARLOS MIRO

CHANDOK SHAM S

SHAM CHANDOK

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PHYLLIS ECKHART
CHARLES HAJINIAN

CHILDRENS DENTAL CLINIC

BALBIR BAGGA

COHN DENTAL ASSOCIATES LLC

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MARC COHN

COPOULOS DENTAL

PAUL COPOULOS
DEAN COPOULOS

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BARTLEY BELL
JAMES BLONG
SAVITA BRENNER
CRAIG FLEURY
LISA FORTUNATO
JOHN GONIS
ROBERT GRZYBOWSKI
RICHARD GRZYBOWSKI
DONALD GUNDLACH
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DAVID HOFMEISTER
JOHN KAMINSKI
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JASON KEMPINSKI
HAMMAD KHAN
VY JAMES KOTLEWSKI
KAY KRATZ
VAN-ANH LE
PAUL LEE
JAMES LIU
JEROME LUKASIK
MURTHY MANTHA
B MARCHESE
CHARLES MC CAULEY
JAMES MICHELS
JANE NEY
JASON OLVERA
KRISTIN OSGOOD
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PAUL PETROLL
MATTHEW PRUHS
JANE REYERSON
STEVEN ROONEY
JAY SAYLER

GREGORY SKELDING
GREGORY SMART
EDWARD SPIEGELBERG
BRIAN STRUBY
CHAN TRAN
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MARK KNEEPPKENS
LINDA TERLECKE

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MICHAEL COSTELLO

DR MOLAR & FRIENDS

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HAMPTON DENTAL ASSOC

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LINCOLN AVENUE DENTAL

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MARK KUGLITSCH

MARION FAMILY DENTAL

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MARQUETTE FACULTY PRACTICE

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GARY STAFFORD

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TIMOTHY TERLAJE

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DALE ROZNIK
ERIC TESCH
WILLIAM ZIMMERMAN

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THOMAS KIELMA

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WILLIAM BEHLMER

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DANIEL KOESTER
SURINDER MEHRA
MARK WARNER

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BAO CHAU NGUYEN

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GLENN MAIHOFFER
DANIEL MOOS
JOHN MOSER
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KAMYAR SAEIAN DDS

ROMAN GORODESKY
KAMYAR SAEIAN

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MICHAEL COSTELLO
MELVYN FOLEY
MICHAEL SHINNERS

MICHAEL F MARTIN DDS

MICHAEL MARTIN
JANE MARTIN

Wauwatosa

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DANIEL BURES
WILLIAM CONNER
MARK CREGO
ANDREW CROW
JAMES DEL BALSO
THOMAS DU BUQUE
KENNETH FERENTCHAK
THOMAS FROST
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FRANK MARINELLI
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GEOFFREY MYKLEBY
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KEITH PAUKNER
JAMES PECHLOFF
THERESE PICKART
BRIAN RAU
OREN ROESLER
JOHN SCHEELS
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RANDAL STELZNER
TOBIN STRUPP
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ROBERT GRZYBOWSKI
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HAMMAD KHAN
KAY KRATZ
VAN-ANH LE
PAUL LEE
CHARLES LENARDUZZI
JAMES LIU
JEROME LUKASIK
GEORGE LUKATS
MURTHY MANTHA
B MARCHESE
CHARLES MC CAULEY
DANIEL MYERS
JANE NEY
JASON OLVERA
KRISTIN OSGOOD
LARRY PATTI
TOM PELKOWSKI
PAUL PETROLL
MATTHEW PRUHS
JANE REYERSON
STEVEN ROONEY
JAY SAYLER
GREGORY SKELDING
GREGORY SMART
BRIAN STRUBY
CHAN TRAN
MONIKA WIETECH
MARK ZIELINSKI

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GAYLE HEINRICH

HIGHLAND PARK FAMILY DENTISTRY

ROBIN GORMAN

LMG INCORPORATED

MARY KARKOW

MCGINN-LA COURT FAMILY DENTAL

FRED LA COURT
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WAUWATOSA DENTAL GROUP

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NATALIE JOHNSON-STOECKL

JOHN MALENSEK
TIMOTHY MIELKE
NATALIE PETERSON
CHRISTOPHER STOECKL

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ANTHONY ARENA
WILLIAM BAGGOTT
JAMES COAKLEY
JAMES COOK
JOHN EICHHOLZ
JAMES FAKLER
MICHAEL FLYNN
ALVIN GLOYECK
STEVEN JAGEMANN
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RICHARD NELLEN
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ASMA RAZI
RICHARD SCHABOWSKI
MICHAEL SCHWAB
RICHARD SDANO
CARL SDANO
CARL SIBILSKI
BRIAN TECLAW
RICHARD VERBOS
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JEFFREY WELNAK
WILLIAM WONG

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NAGAVENI REDDY
PARAMJIT SIDHU

CHAN D TRAN DDS

LOC NGUYEN
CHAN TRAN

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MARK KNEEPPKENS

NICHOLAS R RUSSO DDS

NICHOLAS RUSSO

NORTH PARK DENTAL GROUP

SHEILA GIMENEZ

ORCHARD DENTAL

ROBERTO MONTEAGUDO

PETER M WILSENS DDS

THOMAS CASEY
PETER WILSENS

SDANO DENTAL CLINIC

CHRISTINE FISCHER

WEST ALLIS DENTAL CARE

PETER LIMBERATOS
DOUGLAS PERSICH JR
ROMIANA STOYCHEVA

Whitefish Bay

ROBERT JOHANNES
LORRAINE PAGEL
GEORGE VUKMIR

BAYSHORE DENTAL GROUP

WILLIAM TOBUREN

Endodontists

Greenfield

DRS MEYERS BENCE KNOFF FERGUS

MAHSHID ASRARI
RICHARD BENCE
ANNE FERGUS
THOMAS GODDARD

**Endodontists
(continued)**

**Greenfield
(continued)**

RICHARD KNOFF
RONALD MEYERS

Milwaukee

PAUL HOHENFELDT
KENNETH JOZWIAK

**NORTHPARK DENTAL
GROUP**

THOMAS KISSNER

Wauwatosa

ANDRIS JAUNBERZINS

DENTAL ASSOCIATES LTD
JAMES WARD

**DRS MEYERS BENCE
KNOFF FERGUS**

MAHSHID ASRARI
RICHARD BENCE
ANNE FERGUS
THOMAS GODDARD
RICHARD KNOFF
RONALD MEYERS

West Allis

BROCK ENDODONTICS LLC
LYNNE BROCK

Oral Surgeons

Cudahy

**ORAL SURGERY ASSOC OF
MILWAUKEE**

MARK KORTEBEIN
SHEPPARD MOLLICK
GREGORY SANTARELLI

Glendale

JOHN DARLING

Greenfield

WENDY PIETZ

**ORAL & MAX SURG ASSOC
OF MILWAUKEE**

JOHN GOECKERMANN
WENDY PIETZ

**ORAL & MAX SURG
CONSULT OF WI**

RONALD NELLEN

Milwaukee

DAVID GINGRASS
PHILIP HAWKINS
JOHN MILLER
WAYNE WITTE

DENTAL ASSOCIATES LTD

JOHN FINNESSAY
SCOTT LEVIN
CHRISTOPHER MEYERS
JOEL TRAYLOR
DONALD WOEHLING

HAMPTON DENTAL ASSOC
CHRISTOPHER MEYERS

**MEDICAL COLLEGE OF
WISCONSIN**

MICHAEL MELUGIN
STEVEN SEWALL

WISCONSIN HEALTH FUND
CHRISTOPHER MEYERS

Shorewood

HENRY AMBROOKIAN JR

**ASSOCIATED ORAL & MAX
SURG**

CHRISTOPHER MEYERS
TERRENCE RIESCH

Wauwatosa

BRIAN BLOCHER

DENTAL ASSOCIATES LTD

JOHN FINNESSY
SCOTT LEVIN
CHRISTOPHER MEYERS
JOEL TRAYLOR
DONALD WOEHLING

**WAUWATOSA DENTAL
GROUP**

CHRISTOPHER MEYERS

West Allis

BRIAN KELLEY

**ORAL SURGERY OF SE
WISCONSIN**
DONALD PRICCO

Orthodontists

Cudahy

JOHN KITTLESON
RUSSELL KITTLESON

**DEERWOOD
ORTHODONTICS**

COLLEEN CONNOR
MAYLANI EVANGELISTA
JAMES LIPINSKI

Franklin

MICHAEL BUBON

**DEERWOOD
ORTHODONTICS**

COLLEEN CONNOR
MAYLANI EVANGELISTA
JAMES LIPINSKI

Glendale

**DEERWOOD
ORTHODONTICS**

COLLEEN CONNOR
MAYLANI EVANGELISTA
JAMES LIPINSKI

**NORTHPARK DENTAL
GROUP**

GRACE RICHARDSON

Greendale

DONALD WOLFERT

Hales Corners

JON SISULAK

**NORTHPARK DENTAL
GROUP**

JOHN VOLZ

Milwaukee

ROBERTA BROWN
JOHN DRAKE
DAVID STANGL
RICHARD ZUSSMAN

DENTAL ASSOCIATES LTD

RONALD GALIENE
EDWARD KASTELIC

Oak Creek

**CONNELL ORTHODONTICS
LTD**

TODD CONNELL

Wauwatosa

NILES BAKKE
CHARLES HEWETT
DANIEL HOLZHAUER

**DEERWOOD
ORTHODONTICS**

COLLEEN CONNOR
MAYLANI EVANGELISTA
JAMES LIPINSKI

DENTAL ASSOCIATES LTD

RONALD GALIENE
EDWARD KASTELIC

West Allis

DAVID GRIFFIN
GRACE MACHI

**ORTHODONTIC CARE
CENTER**
KUMAR IYER

Pedodontists

Cudahy

**CUDAHY DENTAL
ASSOCIATES**
FREDRICK AUSTERMANN

Franklin

PU RNIMA SWEARINGEN

Greendale

JAMES CHAMPA
KIRAN SINGH

Hales Corners

DONALD WHITLOCK

Milwaukee

RONALD ROSE

**BAYVIEW COMMUNITY
DENTAL CENTER**

STEVEN CHYBOWSKI

**CHILDRENS DENTAL
CLINIC**

BALBIR BAGGA
KIRIT DAVE

DENTAL ASSOCIATES LTD

MANIJEH KHORSHIDI
KIRAN SINGH

NEIL E PETERSON & ASSOC

DEANNA LYDEN
NEIL PETERSON

**NORTHPARK DENTAL
GROUP**

PERRY COHN
BENJAMIN VAN HORN

Oak Creek

**PROGRESSIVE PEDIATRIC
DENTISTS**

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